

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN

VANDERZWAAG, DANIEL L. &  
VANDERZWAAG, PATRICIA L.

Case No. 20-00363 swd  
Hon. Scott W. Dales  
Chapter 13  
Hearing: None

Debtor(s)

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FIRST POST-CONFIRMATION AMENDMENT TO PLAN

The debtor(s) Daniel L. and Patricia L. VanderZwaag ("Debtor"), by the debtor attorney, requests, under 11 USC 1329, that the confirmed plan be amended as follows.

1. Debtor filed the petition in this proceeding on January 29, 2020.

2. The court confirmed the plan on July 23, 2020.

3. Since the date the plan was confirmed, debtor's financial condition substantially changed:

A. Ms. VanderZwaag has no income, temporarily. This is due to 2 things: She is going into surgery in early October and will be off work for 6 to 8 weeks because of this. In addition, the debtors' daughter is experiencing substantial mental trauma and needs supervision. She is just barely an adult and Ms. VanderZwaag fears that, if she does not allocate some time to help her daughter in the next few weeks, there could be dire consequences.

B. Debtor attorney notes that the elimination of all of Ms. VanderSwaag's income would bring their budget to a level far below what is needed to fund the plan, the plan may still be feasible because Mr. VanderZwaag is temporarily working more hours than usual, so that they can make ends meet.

C. Mr. VanderSwaag had indicated that, if plan payments were reduced to \$600 per biweekly pay period (approximately \$1299/month) until the end of 2020, they could meet household expenses.

4. Because of these changes, Debtor needs to modify the confirmed plan:

A. Reduce plan payments to \$600 per biweekly pay period, coming from Mr. VanderZwaag's pay.

B. If necessary because of the modification above, extend the time for payments on claims. 11 USC 1329(a)(2).

5. The proposed modification(s) will affect the distribution to creditors. Particularly: some creditors will be paid later.

6. The plan still satisfies the applicable requirements under the Bankruptcy Code. 11 USC 1329(b). Debtor is still in compliance with the originally confirmed plan. They are submitting all of his disposable income. Debtor attorney believes that the plan will still complete within 60 months.

WHEREFORE, debtor requests that this court order:

A. That the plan be amended to provide that plan payments will be \$600 per biweekly pay period until and including December 31, 2020, at which time, they will resume at \$758 per biweekly pay period; and

B. Further relief deemed proper.

September 8, 2020

LAKESHORE BANKRUPTCY CENTER  
Attorneys for debtor(s)

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